



# Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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**BHC Name** [WINTRUST FINANCIAL CORPORATION](#)

**City/State** [ROSEMONT, IL](#)

## Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [47,832,271](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [15](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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3	Consolidated assets between \$1 billion and \$3 billion
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6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

**WINTRUST FINANCIAL CORPORATION**  
9700 WEST HIGGINS ROAD  
  
ROSEMONT, IL 60018

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## Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000) .....	45,986,079	40,445,387	41,263,905	33,224,627	29,099,165
Net income (\$000) .....	367,394	191,786	292,990	355,697	343,166
Number of BHCs in peer group .....	132	130	128	125	118

	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.41	2.65	26	2.58	2.80	30	2.53	2.77	27	3.19	3.01	54	3.34	3.08	61
+ Non-interest income .....	1.32	1.09	68	1.48	1.21	68	1.47	1.21	68	1.21	1.32	57	1.22	1.31	54
- Overhead expense .....	2.47	2.21	72	2.60	2.59	61	2.59	2.57	62	2.79	2.69	61	2.82	2.71	64
- Provision for credit losses .....	-0.20	-0.12	30	0.61	0.66	49	0.46	0.51	45	0.16	0.15	65	0.12	0.14	52
+ Securities gains (losses) .....	0	0.01	67	0	0.03	30	0	0.02	29	0	0.01	59	0	0	63
+ Other tax equivalent adjustments .....	0	0	49	0	0	45	0	0	15	0	0	42	0	0	11
= Pretax net operating income (tax equivalent) .....	1.46	1.76	28	0.85	0.91	39	0.96	1.04	40	1.46	1.56	40	1.60	1.57	47
Net operating income .....	1.07	1.34	22	0.63	0.70	38	0.71	0.81	34	1.07	1.19	33	1.18	1.24	38
Net income .....	1.07	1.34	22	0.63	0.71	37	0.71	0.82	34	1.07	1.19	33	1.18	1.24	38
Net income (Subchapter S adjusted) .....		2.06			1.15			1.18			1.17				1.42
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	2.94	3.12	35	3.51	3.64	36	3.38	3.55	34	4.54	4.41	61	4.36	4.24	58
Interest expense .....	0.37	0.26	76	0.73	0.58	74	0.66	0.52	73	1.08	1.08	55	0.76	0.86	42
Net interest income (tax equivalent) .....	2.57	2.85	28	2.78	3.05	30	2.72	3.01	27	3.46	3.33	52	3.59	3.38	57
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.06	0.12	39	0.13	0.28	39	0.13	0.27	38	0.20	0.21	57	0.09	0.22	32
Earnings coverage of net loan and lease losses (X) .....	29.16	26.30	62	14.68	20.97	54	14.35	22.91	55	10.77	24.40	42	25.17	21.75	68
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	0.75	1.32	14	1.01	1.58	16	0.99	1.58	15	0.58	0.83	29	0.64	0.90	27
Allowance for loan and lease losses / Total loans and leases .....	0.73	1.30	14	0.98	1.55	16	0.96	1.55	13	0.58	0.81	29	0.63	0.89	26
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.29	0.58	20	0.51	0.71	38	0.40	0.71	24	0.44	0.57	38	0.54	0.61	46
30–89 days past due loans and leases / Total loans and leases .....	0.54	0.29	82	0.75	0.37	85	0.60	0.39	78	1.09	0.43	89	0.70	0.44	83
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-1.51	-3.31	56	4.49	6.19	51	-0.09	3.20	44	5.46	14.45	23	8.15	16.62	25
Net short-term noncore funding dependence .....	-6.94	-9.17	50	-2.19	-2.71	43	-5.07	-4.76	43	-0.59	3.38	30	3.27	4.66	31
Net loans and leases / Total assets .....	71.04	58.81	82	75	63	83	73.34	61.58	82	73.88	63.77	75	76.64	63.98	84
<b>Capitalization</b>															
Tier 1 leverage ratio .....	8.13	9.07	23	8.19	9.05	24	8.10	9.13	19	8.69	9.76	20	9.13	9.71	36
Holding company equity capital / Total assets .....	9.22	10.79	24	9.32	11.12	22	9.13	11.16	21	10.08	12.43	23	10.46	12.22	26
Total equity capital (including minority interest) / Total assets .....	9.22	10.91	22	9.32	11.24	19	9.13	11.29	19	10.08	12.57	22	10.46	12.27	26
Common equity tier 1 capital / Total risk-weighted assets .....	8.85	12.64	2	8.97	12.26	2	8.82	12.38	2	9.22	12.17	4	9.25	12.12	5
Net loans and leases / Equity capital (X) .....	7.71	5.47	89	8.05	5.73	87	8.03	5.58	89	7.33	5.21	85	7.33	5.29	87
Cash dividends / Net income .....	20.13	27.22	36	32.72	49.74	34	29.31	42.30	35	18.30	33.12	25	14.86	27.31	20
Cash dividends / Net income (Subchapter S adjusted) .....		-3.51			10.79			-0.65			-12.02			17.36	
<b>Growth Rates</b>															
Assets .....	9.38	9.51	52	25.29	16.67	77	23.14	16.68	71	17.16	9.26	82	11.93	7	81
Equity capital .....	8.25	7.52	69	15.08	6.54	83	11.51	6.99	76	12.97	10.49	73	9.76	7.89	71
Net loans and leases .....	3.62	-0.66	76	25.97	12.75	83	22.25	9.07	84	12.95	9.10	73	9.62	7.89	72
Noncore funding .....	-18.26	-21.64	57	38.45	-6.57	92	25.82	-12.18	89	18.91	6.59	77	1.23	10.67	32
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital .....	13.29	10.65	72	14.95	13.73	67	14.66	13.56	68	19.92	13.04	73	10.14	13.37	60
Equity investment in subsidiaries / Equity capital .....	109.19	103.15	79	106.73	103.27	73	108.47	102.81	81	115.58	103.22	92	111.17	103.10	84
Cash from ops + noncash items + op expense / Op expense + dividends .....	103.05	155.61	33	157.19	142.45	68	138.21	147.24	55	103.09	190.27	18	99.34	174.91	15

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	852,547	865,441	1,141,851	1,222,207	1,050,728	-1.49	57.90
Income from lease financing receivables.....	17,233	25,704	35,951	18,930	10,235	-32.96	567.95
Fully taxable income on loans and leases.....	865,246	883,916	1,169,313	1,226,276	1,048,023	-2.11	60.64
Tax-exempt income on loans and leases.....	4,534	7,229	8,489	14,861	12,940	-37.28	16.95
Estimated tax benefit on income on loans and leases.....	1,197	1,907	2,235	3,927	3,396	-37.22	-42.18
Income on loans and leases (tax equivalent).....	870,977	893,052	1,180,037	1,245,064	1,064,359	-2.47	59.94
Investment interest income (tax equivalent).....	69,575	83,042	101,815	110,343	89,659	-16.22	35.18
Interest on balances due from depository institutions.....	4,352	7,259	8,553	29,804	17,090	-40.05	61.48
Interest income on other earning assets.....	5,297	5,244	7,030	6,155	5,375	1.01	66.10
Total interest income (tax equivalent).....	950,201	988,597	1,297,435	1,391,366	1,176,483	-3.88	57.86
Interest on time deposits of \$250K or more .....	13,124	23,483	29,867	35,881	23,680	-44.11	
Interest on time deposits < \$250K.....	23,853	50,198	63,394	78,897	50,842	-52.48	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	34,570	82,895	95,917	164,114	92,031	-58.30	95.52
Interest on other borrowings and trading liabilities.....	30,508	31,501	41,974	35,776	32,233	-3.15	63.14
Interest on subordinated debt and mandatory convertible securities .....	16,469	16,452	21,961	15,555	7,122	0.10	208.87
Total interest expense.....	118,524	204,529	253,113	330,223	205,908	-42.05	79.50
Net interest income (tax equivalent).....	831,677	784,068	1,044,322	1,061,143	970,575	6.07	55.20
Non-interest income.....	454,491	450,135	607,780	401,844	354,419	0.97	93.32
Adjusted operating income (tax equivalent) .....	1,286,168	1,234,203	1,652,102	1,462,987	1,324,994	4.21	66.82
Overhead expense.....	851,291	787,550	1,067,501	926,561	821,584	8.09	69.23
Provision for credit losses.....	-68,562	184,885	188,477	53,626	34,706		
Securities gains (losses) .....	1,144	200	221	899	33	472.00	-81.15
Other tax equivalent adjustments .....	0	0	-1	0	-1		
Pretax net operating income (tax equivalent).....	503,447	258,628	394,197	486,325	465,805	94.66	103.02
Applicable income taxes .....	133,357	63,284	96,792	124,404	116,967	110.73	46.14
Tax equivalent adjustments .....	2,696	3,558	4,415	6,224	5,672	-24.23	-39.47
Applicable income taxes (tax equivalent).....	136,053	66,842	101,207	130,628	122,639	103.54	42.15
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	367,394	191,786	292,990	355,697	343,166	91.56	141.28
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	367,394	191,786	292,990	355,697	343,166	91.56	141.28
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	367,394	191,786	292,990	355,697	343,166	91.56	141.28
Investment securities income (tax equivalent).....	69,575	83,042	101,815	110,343	89,659	-16.22	35.18
US Treasury and agency securities (excluding mortgage-backed securities) .....	5,702	23,076	26,480	39,352	24,938	-75.29	-70.17
Mortgage-backed securities .....	52,722	48,102	59,629	51,845	45,076	9.60	156.06
All other securities .....	11,151	11,864	15,706	19,146	19,645	-6.01	-5.21
Cash dividends declared.....	73,960	62,750	85,890	65,110	50,986	17.86	157.43
Common .....	52,987	48,364	64,513	56,910	42,786	9.56	196.91
Preferred.....	20,973	14,386	21,377	8,200	8,200	45.79	92.70

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.76	2.90	38	3.26	3.35	44	3.14	3.27	37	4.19	4	67	4.04	3.87	64
Less: Interest expense .....	0.34	0.24	78	0.67	0.54	73	0.61	0.48	74	0.99	0.98	60	0.71	0.79	46
Equals: Net interest income (tax equivalent) .....	2.41	2.65	26	2.58	2.80	30	2.53	2.77	27	3.19	3.01	54	3.34	3.08	61
Plus: Non-interest income .....	1.32	1.09	68	1.48	1.21	68	1.47	1.21	68	1.21	1.32	57	1.22	1.31	54
Equals: adjusted operating income (tax equivalent) .....	3.73	3.80	50	4.07	4.06	55	4	4.04	54	4.40	4.41	52	4.55	4.46	56
Less: Overhead expense .....	2.47	2.21	72	2.60	2.59	61	2.59	2.57	62	2.79	2.69	61	2.82	2.71	64
Less: Provision for credit losses .....	-0.20	-0.12	30	0.61	0.66	49	0.46	0.51	45	0.16	0.15	65	0.12	0.14	52
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	66	0	0.03	32	0	0.02	31	0	0.01	59	0	0	63
Plus: other tax equivalent adjustments .....	0	0	49	0	0	45	0	0	15	0	0	42	0	0	11
Equals: Pretax net operating income (tax equivalent) .....	1.46	1.76	28	0.85	0.91	39	0.96	1.04	40	1.46	1.56	40	1.60	1.57	47
Less: Applicable income taxes (tax equivalent) .....	0.39	0.41	50	0.22	0.21	51	0.25	0.23	51	0.39	0.36	59	0.42	0.33	78
Less: Minority interest .....	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	1.07	1.34	22	0.63	0.70	38	0.71	0.81	34	1.07	1.19	33	1.18	1.24	38
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.07	1.34	22	0.63	0.71	37	0.71	0.82	34	1.07	1.19	33	1.18	1.24	38
Memo: Net income (last four quarters) .....	1.03	1.30	22	0.71	0.81	34	0.71	0.82	34	1.07	1.19	33	1.18	1.24	38
Net income—BHC and noncontrolling (minority) interest .....	1.07	1.35	21	0.63	0.72	37	0.71	0.83	34	1.07	1.20	32	1.18	1.25	38
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	93.80	93.09	58	92.85	92.11	63	93.05	92.32	60	92.21	91.05	61	92.83	91.48	63
Average interest-bearing funds / Average assets .....	61.73	61.98	56	66.52	64.67	64	65.65	64.06	62	68.79	65.57	68	65.78	65.56	52
Interest income (tax equivalent) / Average earning assets .....	2.94	3.12	35	3.51	3.64	36	3.38	3.55	34	4.54	4.41	61	4.36	4.24	58
Interest expense / Average earning assets .....	0.37	0.26	76	0.73	0.58	74	0.66	0.52	73	1.08	1.08	55	0.76	0.86	42
Net interest income (tax equivalent) / Average earning assets .....	2.57	2.85	28	2.78	3.05	30	2.72	3.01	27	3.46	3.33	52	3.59	3.38	57
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.43	4.07	16	3.93	4.35	26	3.82	4.27	23	4.92	5.09	46	4.66	4.95	36
Interest-bearing bank balances .....	0.13	0.13	54	0.32	0.36	51	0.26	0.27	50	1.74	2.04	31	1.55	1.64	39
Federal funds sold and reverse repos .....	0	0.25	21	0.69	0.75	55	0.69	0.68	60	1.84	2.44	31	1.77	2.17	25
Trading assets .....	0	0.45	53	0.01	0.65	52	0.01	0.60	51	0.04	0.99	46	0.07	1.11	46
Total earning assets .....	2.93	3.09	36	3.50	3.61	40	3.37	3.51	35	4.52	4.36	62	4.33	4.20	57
Investment securities (tax equivalent) .....	2.05	1.77	72	2.64	2.36	74	2.55	2.25	75	3.02	2.76	75	2.88	2.68	69
US Treasury and agency securities (excluding mortgage-backed securities) .....	2.84	1.23	93	3.30	1.85	90	3.15	1.75	90	3.15	2.32	87	2.75	2.05	87
Mortgage-backed securities .....	1.76	1.55	71	2.63	2.17	89	2.42	2.05	85	2.84	2.61	80	2.70	2.50	76
All other securities .....	2.94	2.85	58	3.34	3.28	60	3.38	3.24	63	4.03	4.06	64	4.07	4.20	65
Interest-bearing deposits .....	0.37	0.22	81	0.86	0.60	76	0.77	0.53	78	1.35	1.10	72	0.95	0.81	70
Time deposits of \$250K or more .....	1.29	0.70	93	2.06	1.53	88	1.97	1.42	89	2.30	1.96	77	1.75	1.44	74
Time deposits < \$250K .....	0.99	0.67	83	1.81	1.47	78	1.73	1.36	82	2.02	1.82	61	1.44	1.29	58
Other domestic deposits .....	0.22	0.16	73	0.58	0.41	80	0.49	0.36	79	1.05	0.93	62	0.71	0.67	62
Foreign deposits .....	0	0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos .....	0.05	0.18	21	0.74	0.71	66	0.65	0.62	66	1.57	1.86	40	0.51	1.51	19
Other borrowed funds and trading liabilities .....	1.57	1.29	62	1.63	1.54	56	1.62	1.50	57	1.72	2.38	17	1.99	2.28	30
All interest-bearing funds .....	0.56	0.38	81	1.01	0.82	73	0.93	0.74	74	1.44	1.49	53	1.08	1.19	45

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018				
<b>Non-interest Income and Expenses</b>												
Total non-interest income .....	454,491		450,135		607,780		401,844		354,419			
Fiduciary activities income .....	15,766		13,719		18,392		18,766		13,262			
Service charges on deposit accounts - domestic .....	39,537		33,287		45,168		39,197		36,538			
Trading revenue.....	-6,100		80,305		61,715		16,757		11,672			
Investment banking fees and commissions.....	72,855		57,631		78,976		74,814		73,381			
Insurance activities revenue.....	1,606		1,069		1,709		1,915		1,850			
Venture capital revenue.....	0		0		0		0		0			
Net servicing fees .....	71,909		23,694		39,619		33,201		42,686			
Net securitization income .....	560		-1,894		-1,881		0		0			
Net gains (losses) on sales of loans, OREO, other assets.....	161,885		137,532		217,357		89,468		68,908			
Other non-interest income.....	96,473		104,792		146,725		127,726		106,122			
Total overhead expenses .....	851,291		787,550		1,067,501		926,561		821,584			
Personnel expense.....	523,697		454,124		625,003		544,475		478,853			
Net occupancy expense.....	87,046		76,204		105,127		129,342		113,738			
Goodwill impairment losses .....	0		0		0		0		0			
Amortization expenses and impairment loss (other intangible assets).....	5,923		8,384		11,019		11,844		4,571			
Other operating expenses.....	234,625		248,838		326,352		240,900		224,422			
Fee income on mutual funds and annuities.....	8,403		7,566		10,062		10,020		12,041			
<b>Memoranda</b>												
Assets under management in proprietary mutual funds and annuities .....	123,398		207,870		211,913		304,985		295,036			
Number of equivalent employees .....	5,202		5,243		5,266		5,057		4,727			
Average personnel expense per employee.....	100.67		86.62		118.69		107.67		101.30			
Average assets per employee.....	8,840.08		7,714.17		7,835.91		6,570.03		6,155.95			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>												
Mutual fund fee income / Non-interest income .....	1.85	2.14	48	1.68	2.09	50	1.66	2.02	50	2.49	2.72	52
Overhead expenses / Net Interest Income + non-interest income .....	66.33	58.85	79	63.99	62.06	62	64.79	62.28	63	63.60	61.29	65
<b>Percent of Average Assets</b>												
Total overhead expense .....	2.47	2.21	72	2.60	2.59	61	2.59	2.57	62	2.79	2.69	61
Personnel expense.....	1.52	1.23	79	1.50	1.30	70	1.51	1.30	70	1.64	1.41	76
Net occupancy expense.....	0.25	0.24	60	0.25	0.26	50	0.25	0.26	48	0.39	0.28	86
Other operating expenses.....	0.70	0.72	56	0.85	0.95	59	0.82	0.94	56	0.76	0.97	36
Overhead less non-interest income .....	1.15	1.08	49	1.11	1.27	38	1.11	1.25	39	1.58	1.32	67
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>												
Total overhead expense .....	66.19	58.34	80	63.81	61.60	62	64.61	61.82	64	63.33	60.64	66
Personnel expense.....	40.72	32.89	88	36.79	32.31	77	37.83	32.36	83	37.22	32.39	79
Net occupancy expense.....	6.77	6.26	58	6.17	6.55	41	6.36	6.58	45	8.84	6.52	87
Other operating expenses.....	18.70	18.68	52	20.84	22.16	58	20.42	22.28	55	17.28	21.20	29
Total non-interest income .....	35.34	28.20	68	36.47	28.52	70	36.79	28.83	69	27.47	29.23	58
Fiduciary activities income .....	1.23	2.27	43	1.11	2.06	44	1.11	2.09	44	1.28	1.97	45
Service charges on domestic deposit accounts .....	3.07	3.25	44	2.70	3.23	38	2.73	3.27	37	2.68	3.88	33
Trading revenue.....	-0.47	0.68	4	6.51	1.37	88	3.74	1.28	85	1.15	1.18	68
Investment banking fees and commissions.....	5.66	2.46	84	4.67	2.59	80	4.78	2.46	81	5.11	3.54	78
Insurance activities revenue.....	0.12	0.38	58	0.09	0.41	54	0.10	0.41	55	0.13	0.47	55
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42
Net servicing fees .....	5.59	0.56	95	1.92	-0.04	93	2.40	0.01	93	2.27	0.28	95
Net securitization income .....	0.04	0.01	90	-0.15	0	1	-0.11	0	1	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....	12.59	3.64	91	11.14	3.74	89	13.16	3.92	89	6.12	1.86	92
Other non-interest income.....	7.50	9.39	43	8.49	9.49	51	8.88	9.65	53	8.73	10.04	54
Overhead less non-interest income .....	30.85	29.67	43	27.34	31.97	34	27.83	31.93	35	35.87	31.06	52
Applicable income taxes / Pretax net operating income (tax equivalent).....	26.49	21.49	93	24.47	18.64	87	24.55	18.63	88	25.58	20.56	86
Applicable income tax + TE / Pretax net operating income + TE .....	27.02	23.11	87	25.84	22.16	79	25.67	21.18	84	26.86	23.23	82

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans .....	11,866,454	11,372,500	11,641,723	10,416,115	8,867,118	4,34	45.11	
Commercial and industrial loans .....	15,320,554	15,838,188	15,439,131	11,625,315	10,837,010	-3.27	80.03	
Loans to individuals .....	5,830,906	4,842,479	5,150,180	4,405,841	3,899,278	20.41	108.67	
Loans to depository institutions and acceptances of other banks .....	16,060	0	0	0	0	0		
Agricultural loans .....	10,678	17,159	16,461	21,356	24,956	-37.77	-66.71	
Other loans and leases .....	1,186,347	1,052,331	1,133,543	732,682	469,008	12.74	342.39	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	34,230,999	33,122,657	33,381,038	27,201,309	24,097,370	3.35	73.04	
Less: Allowance for loan and lease losses .....	248,612	325,960	319,373	156,828	152,770	-23.73	108.72	
Net loans and leases .....	33,982,387	32,796,697	33,061,665	27,044,481	23,944,600	3.62	72.82	
Debt securities that reprice or mature in over 1 year .....	4,957,724	3,076,771	3,194,278	3,960,230	3,011,193	61.13	111.44	
Mutual funds and equity securities .....	80,127	46,332	82,796	42,774	26,651	72.94	87.58	
Subtotal .....	39,020,238	35,919,800	36,338,739	31,047,485	26,982,444	8.63	76.96	
Interest-bearing bank balances .....	5,232,315	3,825,823	4,802,527	2,164,560	1,099,594	36.76	541.13	
Federal funds sold and reverse repos .....	55	56	59	309	58	-1.79	-98.67	
Debt securities that reprice or mature within 1 year .....	152,559	430,018	440,758	280,384	182,327	-64.52	-18.57	
Trading assets .....	154,277	323,078	270,823	104,402	65,958	-52.25	72.63	
Total earning assets .....	44,559,444	40,498,775	41,852,906	33,597,140	28,330,381	10.03	92.50	
Non-interest-bearing cash and due from depository institutions .....	462,244	308,639	322,415	286,167	392,142	49.77	90.36	
Premises, fixed assets, and leases .....	844,742	890,084	881,653	895,660	667,189	-5.09	40.70	
Other real estate owned .....	15,869	9,217	16,558	15,171	24,820	72.17	-65.08	
Investment in unconsolidated subsidiaries .....	8,066	8,066	8,066	8,066	8,066	0.00	0.00	
Intangible and other assets .....	1,941,989	2,016,346	1,998,711	1,805,519	1,822,251	-3.69	51.79	
Total assets .....	47,832,271	43,731,064	45,080,250	36,607,723	31,244,849	9.38	88.88	
Quarterly average assets .....	47,146,813	42,845,249	43,719,459	35,622,693	30,281,279	10.04	89.55	
Average loans and leases (YTD) .....	33,877,959	30,303,357	30,903,729	25,306,391	22,847,678	11.80	84.05	
<b>Memoranda</b>								
Loans held-for-sale .....	925,312	959,671	1,272,090	377,313	264,070	-3.58	65.34	
Loans not held-for-sale .....	33,305,687	32,162,986	32,108,948	26,823,996	23,833,300	3.55	73.26	
Real estate loans secured by 1–4 family .....	3,201,886	3,145,803	3,301,506	2,621,774	2,071,062	1.78	37.76	
Commercial real estate loans .....	8,629,523	8,176,694	8,294,549	7,734,820	6,718,657	5.54	49.00	
Construction and land development .....	1,368,715	1,360,322	1,435,839	1,285,677	982,799	0.62	100.67	
Multifamily .....	1,590,857	1,396,244	1,409,685	1,235,938	992,132	13.94	95.63	
Nonfarm nonresidential .....	5,669,951	5,420,128	5,449,025	5,213,205	4,743,726	4.61	31.98	
Real estate loans secured by farmland .....	35,045	50,003	45,668	59,521	77,399	-29.91	-43.46	
Total investment securities .....	5,190,410	3,553,121	3,717,832	4,283,388	3,220,171	46.08	101.59	
U.S. Treasury securities .....	6,000	280,108	304,971	121,088	126,404	-97.86	-80.02	
US agency securities (excluding mortgage-backed securities) .....	229,418	528,081	262,472	1,268,416	955,171	-56.56	-72.13	
Municipal securities .....	365,262	365,110	347,617	376,744	391,065	0.04	16.83	
Mortgage-backed securities .....	4,356,824	2,226,881	2,626,112	2,376,949	1,629,835	95.65	235.89	
Asset-backed securities .....	1,970	2,474	2,459	2,577	0	-20.37	-50.98	
Other debt securities .....	150,809	104,135	91,405	94,840	91,045	44.82	131.29	
Mutual funds and equity securities .....	80,127	46,332	82,796	42,774	26,651	72.94	87.58	
Available-for-sale securities .....	2,373,478	2,946,459	3,055,839	3,106,214	2,126,081	-19.45	44.55	
U.S. Treasury securities .....	6,000	280,108	304,971	121,088	126,404	-97.86	-80.02	
US agency securities (excluding mortgage-backed securities) .....	53,275	178,666	84,513	365,442	140,307	-70.18	-43.13	
Municipal securities .....	174,600	154,195	146,910	145,318	138,490	13.23	59.77	
Mortgage-backed securities .....	2,038,515	2,226,881	2,425,581	2,376,949	1,629,835	-8.46	57.16	
Asset-backed securities .....	1,970	2,474	2,459	2,577	0	-20.37	-50.98	
Other debt securities .....	99,118	104,135	91,405	94,840	91,045	-4.82	52.01	
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation) .....	-37,324	15,617	14,570	3,997	-31,343			
Available-for-sale securities appreciation (depreciation) .....	26,059	101,048	95,758	19,390	-59,413	-74.21	105.22	
Structured notes, fair value .....	0	0	0	0	0			
Pledged securities .....	2,525,765	3,025,813	2,441,321	1,678,232	1,593,945	-16.53	82.14	

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	13,422,362	10,545,080	11,911,303	7,380,904	6,723,061	27.29	130.33
NOW, ATS and transaction accounts .....	3,192,799	2,896,894	2,614,731	2,627,822	1,607,032	10.21	170.82
Time deposits less brokered deposits < \$250K .....	1,208,578	1,262,186	1,673,020	2,965,412	2,742,384	-4.25	
MMDA and other savings accounts .....	19,379,396	17,472,410	17,752,887	14,648,511	12,656,929	10.91	92.58
Other non-interest-bearing deposits .....	0	0	0	0	0		
Core deposits .....	37,203,135	32,176,570	33,951,941	27,622,649	23,729,406	15.62	107.67
Time deposits of \$250K or more .....	1,183,846	1,533,351	1,497,178	1,645,380	1,446,951	-22.79	
Foreign deposits .....	112,816	85,405	110,029	77,731	60,622	32.10	136.44
Federal funds purchased and repos .....	14,051	7,983	11,366	20,520	50,593	76.01	-57.64
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	76,047	63,213	393,243	228,020	141,570	20.30	66.42
Other borrowings w/remaining maturity over 1 year .....	1,677,850	1,909,020	1,391,102	1,165,241	710,528	-12.11	188.23
Brokered deposits < \$250K .....	1,732,522	2,269,834	1,806,380	1,003,255	1,071,502	-23.67	
Noncore funding .....	4,797,132	5,868,806	5,209,298	4,140,147	3,481,766	-18.26	18.20
Trading liabilities .....	134,423	260,906	233,550	103,296	64,676	-48.48	52.86
Subordinated notes and debentures + trust preferred securities .....	690,377	689,951	690,072	689,661	392,776	0.06	75.89
Other liabilities .....	596,887	660,742	879,394	360,720	308,655	-9.66	204.30
Total liabilities .....	43,421,954	39,656,975	40,964,255	32,916,473	27,977,279	9.49	91.71
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	412,500	412,500	412,500	125,000	125,000	0.00	64.17
Common stock .....	58,794	58,323	58,473	57,951	56,518	0.81	13.48
Common surplus .....	1,674,062	1,647,049	1,649,990	1,650,278	1,557,984	1.64	23.39
Retained earnings .....	2,373,447	2,001,949	2,080,013	1,899,630	1,610,574	18.56	125.67
Accumulated other comprehensive income .....	1,417	-841	15,382	-34,678	-76,872		
Other equity capital components .....	-109,903	-44,891	-100,363	-6,931	-5,634		
Total holding company equity capital .....	4,410,317	4,074,089	4,115,995	3,691,250	3,267,570	8.25	64.90
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	4,410,317	4,074,089	4,115,995	3,691,250	3,267,570	8.25	64.90
Total liabilities and capital .....	47,832,271	43,731,064	45,080,250	36,607,723	31,244,849	9.38	88.88
<b>Memoranda</b>							
Non-interest-bearing deposits .....	13,535,178	10,630,485	12,021,332	7,458,635	6,783,683	27.32	130.38
Interest-bearing deposits .....	26,697,141	25,434,675	25,344,196	22,890,380	19,524,798	4.96	72.95
Total deposits .....	40,232,319	36,065,160	37,365,528	30,349,015	26,308,481	11.55	88.78
Long-term debt that reprices within 1 year .....	421,451	967,418	646,144	884,871	250,099	-56.44	136.70
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	4,115,995	3,691,250	3,691,250	3,267,570	2,976,939		
Accounting restatements .....	0	-26,717	-26,717	-1,531	-118		
Net income .....	367,394	191,786	292,990	355,697	343,166		
Net sale of new perpetual preferred stock .....	0	277,643	277,613	0	0		
Net sale of new common stock .....	24,393	7,000	10,121	21,971	29,399		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	9,540	37,960	93,432	1,297	648		
Changes incident to business combinations .....	0	0	0	71,756	0		
Less: Dividends declared .....	73,960	62,750	85,890	65,110	50,986		
Change in other comprehensive income .....	-13,965	33,837	50,060	42,194	-30,182		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	4,410,317	4,074,089	4,115,995	3,691,250	3,267,570		

## Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	24.81	36.06	27	26.01	36.66	29	25.82	36.22	28	28.45	37.78	34	28.38	37.19	32
Commercial and industrial loans .....	32.03	11.11	98	36.22	14.40	99	34.25	13.52	98	31.76	12.02	97	34.68	12.85	96
Loans to individuals .....	12.19	3.60	88	11.07	3.57	87	11.42	3.40	89	12.04	4.20	87	12.48	4.31	88
Loans to depository institutions and acceptances of other banks .....	0.03	0.02	87	0	0.03	30	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.02	0.21	41	0.04	0.20	50	0.04	0.19	51	0.06	0.24	54	0.08	0.30	60
Other loans and leases.....	2.48	4.26	40	2.41	4.66	35	2.51	4.63	36	2	5.01	27	1.50	5	19
Net loans and leases.....	71.04	58.81	82	75	63	83	73.34	61.58	82	73.88	63.77	75	76.64	63.98	84
Debt securities over 1 year.....	10.36	18.32	22	7.04	14.80	12	7.09	15.55	12	10.82	14.60	29	9.64	14.63	24
Mutual funds and equity securities .....	0.17	0.05	84	0.11	0.06	75	0.18	0.05	86	0.12	0.06	77	0.09	0.06	69
Subtotal .....	81.58	78.17	57	82.14	79.07	54	80.61	78.16	49	84.81	79.65	57	86.36	79.97	65
Interest-bearing bank balances .....	10.94	9.37	66	8.75	6.40	73	10.65	7.51	74	5.91	3.06	80	3.52	3.04	65
Federal funds sold and reverse repos .....	0	0.53	57	0	0.80	54	0	0.82	53	0	1.57	54	0	1.66	48
Debt securities 1 year or less .....	0.32	1.51	19	0.98	1.85	40	0.98	1.68	42	0.77	1.91	38	0.58	1.96	31
Trading assets .....	0.32	0.58	64	0.74	1.04	64	0.60	1.01	62	0.29	1.19	56	0.21	1.33	61
Total earning assets.....	93.16	91.57	68	92.61	90.87	70	92.84	91.05	71	91.78	89.53	72	90.67	89.74	63
Non-interest cash and due from depository institutions.....	0.97	0.99	45	0.71	1.03	28	0.72	1.07	22	0.78	1.14	23	1.26	1.21	54
Other real estate owned.....	0.03	0.01	80	0.02	0.03	57	0.04	0.02	75	0.04	0.03	69	0.08	0.04	80
All other assets.....	5.88	7.39	31	6.69	8.03	32	6.44	7.82	34	7.44	9.27	30	8.07	8.98	38
<b>Memoranda</b>															
Short-term investments .....	11.26	12.31	54	9.73	10.21	59	11.63	11.17	63	6.68	7.63	60	4.10	7.80	46
U.S. Treasury securities.....	0.01	1.18	31	0.64	0.91	68	0.68	0.84	70	0.33	1.03	57	0.40	1.04	55
US agency securities (excluding mortgage-backed securities) .....	0.48	0.75	57	1.21	0.59	77	0.58	0.63	63	3.46	0.54	95	3.06	0.69	90
Municipal securities .....	0.76	1.70	48	0.83	1.60	50	0.77	1.69	48	1.03	1.34	56	1.25	1.62	56
Mortgage-backed securities .....	9.11	13.46	31	5.09	11.20	17	5.83	11.75	18	6.49	11.44	20	5.22	11.13	16
Asset-backed securities .....	0	0.47	51	0.01	0.31	52	0.01	0.32	52	0.01	0.28	53	0	0.33	25
Other debt securities .....	0.32	0.51	54	0.24	0.40	57	0.20	0.42	53	0.26	0.39	60	0.29	0.41	63
Loans held-for-sale.....	1.93	0.50	89	2.19	0.52	91	2.82	0.52	96	1.03	0.39	83	0.85	0.30	84
Loans held for investment .....	69.63	58.34	81	73.55	63.22	78	71.23	61.72	78	73.27	63.50	76	76.28	63.93	83
Real estate loans secured by 1–4 family .....	6.69	11.57	30	7.19	12.28	29	7.32	11.91	31	7.16	13.29	26	6.63	13.46	25
Revolving .....	0.82	1.44	39	1.17	1.72	46	1.08	1.66	44	1.56	2.07	46	1.96	2.27	49
Closed-end, secured by first liens .....	5.82	9.73	31	5.96	10.10	30	6.19	9.81	32	5.51	10.69	26	4.54	10.57	24
Closed-end, secured by junior liens .....	0.06	0.19	31	0.07	0.24	28	0.06	0.22	28	0.10	0.28	36	0.13	0.31	36
Commercial real estate loans .....	18.04	22.35	36	18.70	22.30	38	18.40	22.22	37	21.13	22.23	46	21.50	21.58	48
Construction and land development .....	2.86	3.40	45	3.11	3.47	51	3.19	3.40	53	3.51	3.44	57	3.15	3.51	52
Multifamily.....	3.33	3.32	63	3.19	3.10	60	3.13	3.12	58	3.38	3.01	65	3.18	2.72	66
Nonfarm nonresidential .....	11.85	14.65	40	12.39	14.72	40	12.09	14.72	39	14.24	14.69	47	15.18	14.44	52
Real estate loans secured by farmland.....	0.07	0.35	49	0.11	0.33	55	0.10	0.33	54	0.16	0.36	61	0.25	0.41	64

## Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	34.67	60.51	15	34.33	56.15	17	34.88	57.15	17	38.29	57.46	23	36.80	56.49	21
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	9.35	20	20	9.50	19.51	21	9.89	19.43	22	9.64	20.75	19	8.59	21.10	15
Real estate loans secured by 1–4 family.....	1.15	2.47	36	1.54	2.66	38	1.46	2.64	38	2.09	3.15	39	2.54	3.50	42
Revolving .....	8.21	17.35	22	7.95	16.64	20	8.43	16.59	23	7.54	17.39	19	6.05	17.39	15
Closed-end.....	25.21	37.13	27	24.69	33.63	31	24.85	34.63	30	28.44	33.52	40	27.88	32.14	43
Construction and land development.....	4	5.69	42	4.11	5.18	45	4.30	5.26	47	4.73	5.09	54	4.08	5.20	48
1–4 family.....	0.34	1.19	34	0.57	0.94	51	0.55	0.93	49	0.90	0.94	59	0.81	1.02	54
Other.....	3.66	4.46	43	3.54	4.09	47	3.75	4.19	49	3.83	4.02	53	3.27	4.05	46
Multifamily.....	4.65	5.41	54	4.22	4.78	53	4.22	4.96	51	4.54	4.69	57	4.12	4.10	61
Nonfarm nonresidential .....	16.56	24.45	31	16.36	22.19	35	16.32	22.93	34	19.17	22.15	42	19.69	21.40	45
Owner-occupied.....	6.08	8.31	36	6.05	7.46	39	5.98	7.68	37	7.28	7.72	53	7.66	8.03	52
Other.....	10.48	15.83	30	10.32	14.52	34	10.34	14.95	32	11.89	14.34	42	12.03	13.38	46
Real estate loans secured by farmland.....	0.10	0.61	46	0.15	0.52	51	0.14	0.54	50	0.22	0.55	57	0.32	0.63	63
Loans to depository institutions and acceptances of other banks.....	0.05	0.03	84	0	0.06	30	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans .....	44.76	19.45	98	47.82	22.98	98	46.25	22.17	97	42.74	19.53	95	44.97	20.32	94
Loans to individuals .....	17.03	6.58	81	14.62	6.23	80	15.43	6.13	82	16.20	7.13	80	16.18	7.36	81
Credit card loans .....	0	0.51	22	0	0.63	22	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans.....	0.03	0.38	39	0.05	0.31	46	0.05	0.32	45	0.08	0.37	50	0.10	0.46	57
Other loans and leases.....	3.47	8.42	31	3.18	9.11	32	3.40	9.09	31	2.69	9.85	24	1.95	9.66	18
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	297.76	383.43	34	306.02	387.92	34	310.98	381.27	38	326.06	391.26	37	309.74	379.80	38
Real estate loans secured by 1–4 family.....	80.34	124.74	33	84.65	130.23	30	88.19	125.03	34	82.07	138.18	29	72.34	137.84	27
Revolving .....	9.87	15.53	43	13.75	18.32	49	13	17.42	47	17.84	21.26	49	21.40	23.33	50
Closed-end.....	70.48	107.54	34	70.90	110.40	31	75.19	106.14	36	64.23	115.20	28	50.94	112.79	23
Commercial real estate loans .....	216.54	238.58	41	220.02	237.16	46	221.57	234.65	46	242.13	229.44	50	234.69	219.72	51
Construction and land development.....	34.34	36.07	51	36.60	36.48	54	38.35	35.62	59	40.25	34.95	60	34.33	35.36	53
1–4 family.....	2.88	7.44	44	5.08	6.64	54	4.88	6.34	52	7.62	6.61	62	6.83	7.04	59
Other.....	31.46	28.34	57	31.52	28.60	56	33.48	28.16	62	32.62	27.32	60	27.50	27.26	53
Multifamily.....	39.92	35.29	68	37.57	32.93	66	37.66	32.74	68	38.69	31.04	71	34.66	27.85	73
Nonfarm nonresidential .....	142.27	156.30	43	145.85	156.60	43	145.56	155.06	44	163.19	152.10	53	165.70	147.22	55
Owner-occupied.....	52.21	52.63	54	53.90	52.43	55	53.34	52.37	53	61.97	53.07	60	64.44	54.89	61
Other.....	90.06	100.99	40	91.95	101.87	42	92.21	100.54	42	101.23	97.41	54	101.27	91.80	57
Real estate loans secured by farmland.....	0.88	3.67	50	1.35	3.43	57	1.22	3.44	56	1.86	3.60	61	2.70	4.02	64
Loans to depository institutions and acceptances of other banks.....	0.40	0.20	87	0	0.31	30	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans .....	384.44	116.17	97	426.18	150.16	98	412.42	139.91	98	363.92	122.02	98	378.55	128.82	97
Loans to individuals .....	146.31	36.56	90	130.30	36.83	90	137.57	37.47	90	137.92	43.51	88	136.21	42.67	89
Credit card loans .....	0	2.58	22	0	3.28	22	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	0.27	2.03	41	0.46	1.99	51	0.44	1.88	52	0.67	2.18	56	0.87	2.72	61
Other loans and leases.....	29.77	47.63	46	28.32	49.92	38	30.28	49.54	43	22.94	52.44	29	16.38	51.79	22
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	20.46	29.25	30	19.97	26.62	31	20.16	27.32	31	22.68	26.45	41	21.92	24.79	46
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	175.74	187.63	46	177.96	186.45	47	179.80	183.76	48	193.09	178.57	54	184.54	167.93	52
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	227.95	244.92	42	231.86	243.47	45	233.14	240.85	46	255.05	236.10	50	248.97	225.98	53

## Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	11.26	12.31	54	9.73	10.21	59	11.63	11.17	63	6.68	7.63	60	4.10	7.80	46
Liquid assets .....	21.83	29.12	31	17.13	24.65	31	19.05	26.22	34	17.27	22.44	43	13.66	22.72	22
Investment securities .....	10.85	20.37	18	8.12	17.19	12	8.25	17.85	12	11.70	16.99	23	10.31	17.27	16
Net loans and leases .....	71.04	58.81	82	75	63	83	73.34	61.58	82	73.88	63.77	75	76.64	63.98	84
Net loans, leases and standby letters of credit .....	71.87	59.61	84	75.78	63.89	83	74.10	62.48	83	74.66	64.84	76	77.38	65.07	84
Core deposits .....	77.78	75.52	46	73.58	69.20	51	75.31	70.67	51	75.46	63.09	78	75.95	62.13	83
Noncore funding .....	10.03	10.15	61	13.42	15.53	54	11.56	14.13	52	11.31	19.36	29	11.14	21.34	22
Time deposits of \$250K or more .....	2.47	1.67	73	3.51	2.35	72	3.32	2.11	76	4.49	2.94	77	4.63	2.89	81
Foreign deposits .....	0.24	0.33	83	0.20	0.36	81	0.24	0.36	82	0.21	0.43	80	0.19	0.47	81
Federal funds purchased and repos .....	0.03	1.19	27	0.02	1.44	21	0.03	1.47	22	0.06	1.94	19	0.16	1.97	24
Secured federal funds purchased .....	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold) .....	0.03	0.54	42	0.02	0.59	36	0.03	0.54	40	0.06	0.48	35	0.16	0.54	36
Commercial paper .....	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less .....	0.16	0.88	45	0.14	1.75	25	0.87	1.24	55	0.62	3.01	24	0.45	3.67	16
Earning assets that reprice within 1 year .....	64.29	38.80	93	60.69	38.76	94	63.45	39.38	94	63.53	39.29	93	64.71	40.29	93
Interest-bearing liabilities that reprice within 1 year .....	6.11	6.64	61	8.51	8.86	61	8.67	8.20	69	9.52	10.19	54	10.48	10.01	62
Long-term debt that reprices within 1 year .....	0.88	0.27	84	2.21	0.52	86	1.43	0.47	84	2.42	0.96	82	0.80	1.34	65
Net assets that reprice within 1 year .....	57.30	30.83	93	49.97	27.76	93	53.34	29.11	93	51.60	26.63	95	53.43	27.38	94
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-1.51	-3.31	56	4.49	6.19	51	-0.09	3.20	44	5.46	14.45	23	8.15	16.62	25
Net short-term noncore funding dependence .....	-6.94	-9.17	50	-2.19	-2.71	43	-5.07	-4.76	43	-0.59	3.38	30	3.27	4.66	31
Short-term investment / Short-term noncore funding .....	201.37	304.29	46	122.70	149.65	56	154.23	184.19	56	108.10	77.77	70	59.24	66.46	61
Liquid assets - short-term noncore funding / Nonliquid assets .....	20.77	36.72	32	11.10	24.47	31	14.22	28.18	33	13.41	16.97	51	7.80	16.04	41
Net loans and leases / Total deposits .....	84.47	73.05	78	90.94	82.06	73	88.48	79.43	75	89.11	90.31	44	91.01	90.08	50
Net loans and leases / Core deposits .....	91.34	78.83	77	101.93	92.26	74	97.38	88.34	75	97.91	103.93	44	100.91	105	47
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-0.99	0.50	6	0.45	1.73	34	0.42	1.57	33	0.13	0.72	30	-1.16	-0.82	28
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	0.69	1.06	46	2.92	4.54	34	2.74	4.31	27	0.64	1.36	36	-2.19	-1.98	44
Structured notes appreciation (depreciation) / Tier 1 capital .....	0			0			0.02			0			-0.05		
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	52.73	13.65	90	15.77	11.41	65	15.58	11.38	64	26.48	12.67	74	33.15	16.19	76
Available-for-sale securities .....	45.73	84.59	8	82.93	86.72	33	82.19	87.23	32	72.52	85.40	26	66.02	81.88	22
U.S. Treasury securities .....	0.12	6.01	30	7.88	5.26	76	8.20	4.72	77	2.83	6.15	54	3.93	6.99	55
US agency securities (excluding mortgage-backed securities) .....	4.42	4.24	66	14.86	3.94	86	7.06	4.01	74	29.61	3.49	97	29.66	4.02	96
Municipal securities .....	7.04	8.38	58	10.28	9.87	62	9.35	9.83	60	8.80	7.75	64	12.14	9.16	63
Mortgage-backed securities .....	83.94	66.09	76	62.67	66.61	43	70.64	66.64	54	55.49	67.43	30	50.61	65.45	24
Asset-backed securities .....	0.04	2.45	52	0.07	1.91	53	0.07	1.91	53	0.06	1.66	53	0	2.05	25
Other debt securities .....	2.91	3.01	62	2.93	2.93	63	2.46	3.01	59	2.21	2.94	63	2.83	2.79	68
Mutual funds and equity securities .....	1.54	0.29	92	1.30	0.38	85	2.23	0.35	93	1	0.40	80	0.83	0.42	78
Debt securities 1 year or less .....	2.94	8.18	27	12.10	11.25	65	11.86	10.55	67	6.55	11.86	41	5.66	11.91	37
Debt securities 1 to 5 years .....	3.33	17.39	16	2.97	17.70	22	2.73	17.03	20	2.74	17.94	20	6.91	19.18	33
Debt securities over 5 years .....	92.19	72.07	87	83.62	68.10	67	83.19	69.86	65	89.72	66.02	81	86.60	64.73	79
Pledged securities .....	48.66	33.37	71	85.16	37.16	97	65.67	35.67	86	39.18	30.57	61	49.50	33.30	71
Structured notes, fair value .....	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	26.53	64.27	43	65.45	124.80	45	114.43	183.32	48	90.74	26.69	82	-7.97	6.77	29
Investment securities .....	46.08	32.48	67	4.38	20.30	27	-13.20	23.62	7	33.02	11.75	86	22.81	9.42	79
Core deposits .....	15.62	16.96	54	23.99	26	53	22.91	26.88	40	16.41	11.23	72	13.89	7.29	81
Noncore funding .....	-18.26	-21.64	57	38.45	-6.57	92	25.82	-12.18	89	18.91	6.59	77	1.23	10.67	32

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....			7,160,635	5,929,796	5,532,003
Commit: Secured commercial real estate loans .....	1,323,869	1,141,217	1,136,054	1,000,320	813,505
Commit: Unsecured real estate loans .....	114,586	91,851	82,467	96,582	83,102
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	0
Securities underwriting .....	393,039	343,336	341,956	287,277	233,327
Standby letters of credit .....	9,429	3,306	6,250	7,714	104
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	1,309,490	2,752,799	2,332,032	837,181	481,567
Written options contracts (interest rate) .....	836,802	2,093,581	1,727,894	595,050	389,681
Purchased options contracts (interest rate) .....	2,226,008	1,985,362	2,057,671	443,571	416,359
Interest rate swaps .....	11,501,837	11,261,091	11,418,493	8,509,655	6,757,455
Futures and forward foreign exchange .....	19,337	3,054	4,798	34,541	40,337
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....						15.88	22.01	30	16.20	23.52	25	17.71	24.05	34	
Standby letters of credit .....	0.82	0.66	72	0.79	0.72	68	0.76	0.71	68	0.78	0.84	59	0.75	0.92	53
Commercial and similar letters of credit .....	0.02	0.02	69	0.01	0.02	58	0.01	0.02	65	0.02	0.02	70	0	0.02	35
Securities lent .....	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts .....	33.23	47.31	71	41.38	51.49	72	38.91	48.62	71	28.46	68.47	59	25.88	65.81	57
Interest rate contracts .....	33.19	35.15	75	41.37	36.10	75	38.90	34.36	75	28.37	47.31	61	25.75	43.84	61
Interest rate futures and forward contracts .....	2.74	4.39	77	6.29	8.89	81	5.17	6.21	80	2.29	10.67	73	1.54	11.40	72
Written options contracts (interest rate) .....	1.75	1.69	71	4.79	2.33	85	3.83	2.18	82	1.63	2.47	73	1.25	2.16	66
Purchased options contracts (interest rate) .....	4.65	1.29	87	4.54	1.45	86	4.56	1.46	86	1.21	2.65	69	1.33	2.32	69
Interest rate swaps .....	24.05	20.27	69	25.75	20.71	70	25.33	20.83	70	23.25	28.86	67	21.63	26.74	68
Foreign exchange contracts .....	0.04	6.12	60	0.01	5.79	52	0.01	6.01	51	0.09	10.12	53	0.13	10.92	52
Futures and forward foreign exchange contracts .....	0.04	3.76	62	0.01	3.70	53	0.01	3.47	52	0.09	5.23	56	0.13	5.22	53
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange) .....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps .....	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts .....	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts .....	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other) .....	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other) .....	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps .....	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....							23.17	42.82	23	23.43	45.53	23	24.21	44.93	24

**Derivative Instruments**

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	15,893,474	18,095,887	17,540,888	10,419,998	8,085,399
Interest rate contracts .....	15,874,137	18,092,833	17,536,090	10,385,457	8,045,062
Foreign exchange contracts.....	19,337	3,054	4,798	34,541	40,337
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	1,328,827	2,755,853	2,336,830	871,722	521,904
Written options .....	836,802	2,093,581	1,727,894	595,050	389,681
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	836,802	2,093,581	1,727,894	595,050	389,681
Purchased options .....	2,226,008	1,985,362	2,057,671	443,571	416,359
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	2,226,008	1,985,362	2,057,671	443,571	416,359
Swaps .....	11,501,837	11,261,091	11,418,493	8,509,655	6,757,455
Held for trading.....	11,362,869	13,608,460	13,053,687	8,915,246	7,042,733
Interest rate contracts .....	11,343,532	13,605,406	13,048,889	8,880,705	7,002,396
Foreign exchange contracts.....	19,337	3,054	4,798	34,541	40,337
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	4,530,605	4,487,427	4,487,201	1,504,752	1,042,666
Interest rate contracts .....	4,530,605	4,487,427	4,487,201	1,504,752	1,042,666
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	15,056,672	16,002,304	15,812,994	9,824,948	7,695,718
One year or less .....	3,903,817	3,398,199	3,194,471	1,193,386	1,630,102
Over 1 year to 5 years .....	7,377,255	8,595,254	8,596,818	6,085,946	3,266,675
Over 5 years .....	3,775,600	4,008,851	4,021,705	2,545,616	2,798,941
Gross negative fair value (absolute value) .....	161,314	326,990	288,465	129,203	68,088
Gross positive fair value.....	191,612	321,488	278,423	103,643	73,172
Held for trading.....	153,174	321,358	270,152	103,334	64,266
Non-traded.....	38,438	130	8,271	309	8,906
Current credit exposure on risk-based capital derivative contracts .....	191,612	321,487	278,423	103,643	73,170
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	<b>Percent of Notional Amount</b>														
Interest rate contracts .....	99.88	94.10	49	99.98	94.62	53	99.97	94.10	54	99.67	93.44	53	99.50	92.91	57
Foreign exchange contracts .....	0.12	3.22	55	0.02	3.07	51	0.03	3.49	50	0.33	3.20	53	0.50	3.39	50
Equity, commodity, and other contracts .....	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards .....	8.36	12.59	58	15.23	14.59	64	13.32	14.05	60	8.37	13.49	55	6.45	12.78	49
Written options .....	5.27	7.18	56	11.57	8.60	70	9.85	8.18	68	5.71	5.91	59	4.82	6.60	56
Exchange-traded .....	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter .....	5.27	6.91	57	11.57	8.13	71	9.85	7.73	70	5.71	5.10	63	4.82	5.49	59
Purchased options .....	14.01	3.41	87	10.97	3.51	79	11.73	3.42	83	4.26	4.42	63	5.15	4.19	65
Exchange-traded .....	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter .....	14.01	3.01	89	10.97	2.98	81	11.73	2.86	85	4.26	3.35	66	5.15	3.20	70
Swaps .....	72.37	71.71	40	62.23	67.37	36	65.10	68.76	38	81.67	69.75	50	83.58	70.34	55
Held for trading .....	71.49	40.70	61	75.20	43.02	68	74.42	43.53	63	85.56	44.16	71	87.10	46.31	67
Interest rate contracts .....	71.37	34.66	71	75.19	36.62	78	74.39	36.62	74	85.23	37.24	83	86.61	38.40	82
Foreign exchange contracts .....	0.12	1.55	69	0.02	1.45	65	0.03	1.60	64	0.33	1.60	66	0.50	1.85	63
Equity, commodity, and other contracts .....	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded .....	28.51	59.30	38	24.80	56.98	31	25.58	56.47	36	14.44	55.84	28	12.90	53.69	32
Interest rate contracts .....	28.51	56.22	40	24.80	54.32	33	25.58	53.82	37	14.44	52.22	29	12.90	50.60	34
Foreign exchange contracts .....	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts .....	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less) .....	94.73	91.91	38	88.43	90.28	30	90.15	91.48	32	94.29	93.86	37	95.18	94.47	41
One year or less .....	24.56	27.90	59	18.78	31.66	48	18.21	32.05	45	11.45	32.17	37	20.16	32.51	48
Over 1 year to 5 years .....	46.42	29.78	76	47.50	27.15	82	49.01	27.06	83	58.41	30.45	87	40.40	31.16	65
Over 5 years .....	23.76	29.19	46	22.15	28.15	47	22.93	29.56	43	24.43	28.09	50	34.62	28.71	58
Gross negative fair value (absolute value) .....	1.01	1.18	48	1.81	1.65	63	1.64	1.55	61	1.24	0.83	74	0.84	0.72	60
Gross positive fair value .....	1.21	1.59	35	1.78	2.48	40	1.59	2.23	34	0.99	1.19	44	0.90	0.85	57
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.04	0.05	72	0.09	0.07	77	0.08	0.07	77	0.04	0.06	74	0.03	0.06	65
Gross positive fair value (X) .....	0.05	0.06	65	0.09	0.10	61	0.08	0.09	62	0.03	0.07	57	0.03	0.06	66
Held for trading (X) .....	0.04	0.05	70	0.09	0.07	70	0.08	0.07	71	0.03	0.06	67	0.02	0.05	72
Non-traded (X) .....	0.01	0.01	60	0	0.02	14	0	0.02	28	0	0.01	18	0	0.01	51
Current credit exposure (X) .....	0.05	0.05	70	0.09	0.07	67	0.08	0.06	66	0.03	0.05	62	0.03	0.04	72
Credit losses on derivative contracts .....	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.50	0.59	62	0.95	0.91	62	0.80	0.85	58	0.33	0.73	49	0.26	0.53	67

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018			
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>												
Beginning balance .....		319,373		156,828		156,828		152,770		137,905		
Gross losses .....		26,420		36,175		53,205		59,206		32,635		
Write-downs, transfers to loans held-for-sale .....		0		0		0		0		0		
Recoveries .....		11,151		6,203		12,896		9,659		12,975		
Net losses .....		15,269		29,972		40,309		49,547		19,660		
Provision for loan and lease losses .....		-55,492		184,894		188,492		53,626		34,706		
Adjustments .....		0		14,210		14,362		-21		-181		
Ending balance .....		248,612		325,960		319,373		156,828		152,770		
Memo: Allocated transfer risk reserve (ATTR) .....		0		0		0		0		0		
<b>Analysis Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Provision for loan and lease losses / Average assets .....	-0.16	-0.12	33	0.61	0.66	51	0.46	0.51	45	0.16	0.15	65
Provision for loan and lease losses / Average loans and leases .....	-0.22	-0.21	39	0.81	1.06	41	0.61	0.82	36	0.21	0.24	54
Provision for loan and lease losses / Net loan and lease losses .....	-363.43	-65.12	18	616.89	587.54	68	467.62	487.86	64	108.23	130.58	47
Allowance for loan and lease losses / Total loans and leases not held for sale .....	0.75	1.32	14	1.01	1.58	16	0.99	1.58	15	0.58	0.83	29
Allowance for loan and lease losses / Total loans and leases .....	0.73	1.30	14	0.98	1.55	16	0.96	1.55	13	0.58	0.81	29
Allowance for loan and lease losses / Net loans and leases losses (X) .....	12.21	17.40	53	8.16	11.29	53	7.92	11.58	53	3.17	8.03	35
Allowance for loan and lease losses / Nonaccrual assets .....	299.36	330.05	56	201.95	301.93	36	274.51	299.17	58	148.22	218.72	44
ALLL / 90+ days past due + nonaccrual loans and leases .....	111.08	271.93	20	99.79	249.38	17	110.16	244.34	17	60.11	151.73	16
Gross loan and lease losses / Average loans and leases .....	0.10	0.20	35	0.16	0.35	36	0.17	0.34	37	0.23	0.28	53
Recoveries / Average loans and leases .....	0.04	0.08	34	0.03	0.07	25	0.04	0.07	32	0.04	0.08	34
Net losses / Average loans and leases .....	0.06	0.12	39	0.13	0.28	39	0.13	0.27	38	0.20	0.21	57
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	45	0	0	44	0	0	40
Recoveries / Prior year-end losses .....	20.96	25.09	53	10.48	24.77	11	21.78	33.98	33	29.60	36.22	49
Earnings coverage of net loan and lease losses (X) .....	29.16	26.30	62	14.68	20.97	54	14.35	22.91	55	10.77	24.40	42
<b>Net Loan and Lease Losses By Type</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Real estate loans .....	0.01	0.02	60	0.12	0.04	87	0.15	0.04	85	0.06	0.01	89
Real estate loans secured by 1–4 family .....	-0.07	-0.01	13	0.05	0.01	85	0.10	0.01	92	0.12	0.01	94
Revolving .....	-0.23	-0.07	14	0.20	0.01	91	0.42	0.01	95	0.54	0.02	95
Closed-end .....	-0.04	-0.01	18	0.02	0.01	77	0.04	0	85	0	0	55
Commercial real estate loans .....	0.04	0.04	64	0.14	0.06	83	0.17	0.07	82	0.05	0.01	79
Construction and land development .....	0.02	0.01	83	0.06	0	89	0.06	0	85	0.04	-0.01	88
1–4 family .....	0.03	0	95	0.04	0	95	0.01	0	91	-0.01	0	9
Other .....	-0.01	0.01	27	0.02	0	85	0.04	0	85	0.05	-0.01	91
Multifamily .....	0	0.01	17	0.08	0	97	0.09	0	97	-0.01	0	11
Nonfarm nonresidential .....	0.05	0.05	65	0.18	0.08	79	0.22	0.11	80	0.06	0.02	80
Owner-occupied .....	0	0.01	62	0.11	0.02	90	0.13	0.02	94	0.06	0.01	91
Other .....	0.05	0.04	68	0.07	0.05	73	0.09	0.08	70	0	0.01	57
Real estate loans secured by farmland .....	0	-0.01	55	0	0.04	46	0	0.02	46	0.04	0.01	85
Commercial and industrial loans .....	0.12	0.19	47	0.17	0.46	34	0.15	0.47	26	0.37	0.37	62
Loans to individuals .....	0.72			1.25		0	1.13	0	0	1.17	0	0
Credit card loans .....		2.27			3.33			2.92			3.11	
Agricultural loans .....	0.34	0.02	91	0	0.11	38	0.15	0.19	73	0.02	0.08	65
Loans to foreign governments and institutions .....		0			0			0		0		0
Other loans and leases .....	0.03	0.09	56	0.05	0.14	53	0.05	0.15	53	0	0.15	34

**Past Due and Nonaccrual Assets**

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....		185,067		247,225		199,616		295,214		168,255					
90+ days past due loans and leases .....		140,769		165,221		173,567		155,088		100,152					
Nonaccrual loans and leases .....		83,047		161,410		116,345		105,808		105,412					
Total past due and nonaccrual loans and leases .....		408,883		573,856		489,528		556,110		373,819					
Restructured 30–89 days past due .....		875		1,340		2,261		1,368		760					
Restructured 90+ days past due .....		445		0		0		0		0					
Restructured nonaccrual .....		9,954		32,018		21,120		27,133		33,081					
Total restructured loans and leases .....		11,274		33,358		23,381		28,501		33,841					
30–89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale .....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale .....		0		0		0		0		0					
Restructured loans and leases in compliance .....		37,106		45,065		44,737		35,348		32,499					
Other real estate owned .....		15,869		9,217		16,558		15,171		24,820					
<b>Other Assets</b>															
30–89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual .....		0		0		0		0		0					
Total other assets past due and nonaccrual .....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	0.54	0.29	82	0.75	0.37	85	0.60	0.39	78	1.09	0.43	89	0.70	0.44	83
90+ days past due loans and leases .....	0.41	0.09	88	0.50	0.13	86	0.52	0.12	86	0.57	0.15	87	0.42	0.17	82
Nonaccrual loans and leases .....	0.24	0.54	17	0.49	0.66	41	0.35	0.66	24	0.39	0.51	37	0.44	0.54	43
90+ days past due and nonaccrual loans and leases .....	0.65	0.68	58	0.99	0.84	68	0.87	0.85	61	0.96	0.71	76	0.85	0.75	66
30–89 days past due restructured .....	0	0.01	57	0	0.01	57	0.01	0.01	58	0.01	0.01	51	0	0.02	43
90+ days past due restructured .....	0	0	72	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured .....	0.03	0.12	25	0.10	0.14	46	0.06	0.13	39	0.10	0.14	48	0.14	0.16	48
30–89 days past due loans held for sale .....	0	0	39	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale .....	0	0	42	0	0	40	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale .....	0	0	40	0	0	38	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.54	0.29	82	0.75	0.37	85	0.60	0.40	78	1.09	0.43	89	0.70	0.44	83
90+ days past due assets .....	0.41	0.09	88	0.50	0.13	86	0.52	0.12	86	0.57	0.15	87	0.42	0.18	82
Nonaccrual assets .....	0.24	0.55	17	0.49	0.67	41	0.35	0.67	24	0.39	0.53	37	0.44	0.57	42
30+ days past due and nonaccrual assets .....	1.19	1	69	1.73	1.25	76	1.47	1.29	65	2.04	1.19	85	1.55	1.26	72
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.47	0.40	69	0.75	0.52	78	0.64	0.52	71	0.71	0.44	83	0.66	0.48	75
90+ days past due and nonaccrual assets + other real estate owned .....	0.50	0.42	69	0.77	0.55	77	0.68	0.55	72	0.75	0.48	82	0.74	0.52	78
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.29	0.48	27	0.50	0.61	41	0.40	0.60	30	0.43	0.53	42	0.52	0.60	43
Allowance for loan and lease losses .....	55.24	67.85	49	66.58	66.38	59	56.33	66.66	41	100.55	115.41	47	107.02	118.28	49
Equity capital + allowance for loan and lease losses .....	2.95	4.12	34	4.93	5.10	49	4.06	4.97	38	4.10	4.28	54	4.78	4.79	52
Tier 1 capital + allowance for loan and lease losses .....	3.40	4.89	33	5.73	6.26	51	4.72	6.05	39	4.94	5.65	47	5.71	6.16	50
Loans and leases + other real estate owned .....	0.40	0.82	21	0.66	0.98	33	0.54	0.97	25	0.58	0.85	33	0.68	0.96	33

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due.....	0.95	0.25	95	0.68	0.35	83	0.59	0.39	77	1.47	0.38	93	0.81	0.42	87
	90+ days past due .....	1.14	0.12	92	1.34	0.17	91	1.38	0.16	90	1.38	0.16	92	1.01	0.22	89
	Nonaccrual.....	0.43	0.60	45	0.90	0.70	71	0.72	0.76	56	0.47	0.46	57	0.48	0.57	50
Commercial and industrial	30–89 days past due.....	0.46	0.24	79	1.05	0.24	96	0.82	0.23	91	1.20	0.31	94	0.88	0.30	90
	90+ days past due .....	0.04	0.02	81	0.08	0.03	85	0.08	0.03	82	0.10	0.05	77	0.10	0.05	77
	Nonaccrual.....	0.20	0.65	18	0.35	0.80	21	0.19	0.75	17	0.49	0.83	33	0.58	0.76	48
Individuals	30–89 days past due.....	0	0.60	9	0	0.74	9	0	0.83	8	0	0.83	11	0.02	0.84	11
	90+ days past due .....	0	0.08	18	0	0.11	17	0	0.14	19	0	0.17	16	0	0.16	35
	Nonaccrual.....	0	0.17	18	0	0.24	18	0	0.28	19	0	0.17	11	0	0.23	16
Depository institution loans	30–89 days past due.....	0	0.03	44		0.01			0			0				0
	90+ days past due .....	0	0	47		0			0			0				0
	Nonaccrual.....	0	0	47		0			0			0				0
Agricultural	30–89 days past due.....	0	0.11	29	0	0.15	27	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due .....	0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
	Nonaccrual.....	0	0.51	25	0	0.72	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due.....		0			3.73			0			0.07				0.01
	90+ days past due .....		0			0			0			0				0
	Nonaccrual.....		0.17			0.04			0.09			0.03				0.06
Other loans and leases	30–89 days past due.....	0.21	0.11	75	0.28	0.14	76	0.42	0.18	79	0.38	0.20	78	0.19	0.17	66
	90+ days past due .....	0.01	0.01	84	0.02	0.01	82	0.05	0.01	89	0.02	0.01	84	0	0.01	31
	Nonaccrual.....	0.16	0.13	70	0.31	0.19	76	0.24	0.15	72	0.10	0.13	62	0.02	0.14	44

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.93	0.36	89	0.65	0.51	69	1.07	0.65	81	1.24	0.67	86	0.59	0.71	53
	90+ days past due .....	4.21	0.25	95	4.86	0.36	93	4.85	0.33	94	5.02	0.31	95	4.10	0.46	91
	Nonaccrual .....	0.89	0.76	67	1.13	0.91	70	1.21	0.89	72	0.88	0.73	68	1.17	0.86	73
Revolving	30–89 days past due .....	0.50	0.33	74	0.44	0.40	59	0.16	0.48	23	0.98	0.45	91	0.54	0.50	52
	90+ days past due .....	0.04	0.03	75	0	0.02	32	0	0.03	30	0.07	0.05	76	0.01	0.05	57
	Nonaccrual .....	0.83	1.05	62	1.39	1.28	70	1.38	1.13	73	1.10	1	73	1.10	1.17	72
Closed-end	30–89 days past due .....	0.99	0.36	88	0.69	0.52	69	1.23	0.65	83	1.31	0.70	84	0.62	0.75	52
	90+ days past due .....	4.79	0.27	95	5.80	0.41	94	5.69	0.38	94	6.39	0.35	95	5.82	0.53	94
Junior lien	Nonaccrual .....	0.90	0.71	70	1.09	0.89	70	1.18	0.87	76	0.82	0.70	62	1.19	0.84	74
	30–89 days past due .....	0	0.01	33	0.07	0.02	93	0	0.02	25	0.04	0.02	76	0.10	0.03	92
	90+ days past due .....	0	0	34	0	0	33	0	0	32	0	0	77	0.01	0	80
	Nonaccrual .....	0.07	0.04	76	0.07	0.05	70	0.06	0.04	66	0.09	0.04	80	0.10	0.06	73
Commercial real estate	30–89 days past due .....	0.95	0.16	98	0.70	0.21	89	0.40	0.26	71	1.55	0.18	99	0.88	0.17	98
	90+ days past due .....	0	0.01	26	0	0.02	25	0	0.02	23	0.15	0.03	89	0.07	0.03	80
	Nonaccrual .....	0.26	0.48	38	0.81	0.53	73	0.53	0.62	49	0.33	0.23	71	0.27	0.28	57
Construction and development	30–89 days past due .....	0.90	0.15	90	0.67	0.24	85	0.38	0.28	70	4.13	0.28	98	0.86	0.21	92
	90+ days past due .....	0	0.01	38	0	0.01	34	0	0.01	35	0.22	0.02	94	0	0.02	31
	Nonaccrual .....	0.10	0.31	53	0.65	0.32	83	0.31	0.41	65	0.18	0.20	67	0.22	0.19	68
1–4 family	30–89 days past due .....	0.04	0.03	76	0.39	0.03	95	0.14	0.03	88	1.70	0.06	99	0.13	0.06	75
	90+ days past due .....	0	0	45	0	0	41	0	0	42	0.21	0	96	0	0	43
	Nonaccrual .....	0.01	0.02	69	0.31	0.03	95	0.21	0.03	90	0.01	0.02	66	0.02	0.02	65
Other	30–89 days past due .....	0.86	0.10	92	0.27	0.17	76	0.24	0.22	68	2.43	0.20	96	0.74	0.13	92
	90+ days past due .....	0	0	40	0	0	39	0	0	40	0.01	0.01	79	0	0.02	33
	Nonaccrual .....	0.09	0.25	62	0.34	0.26	75	0.09	0.35	53	0.16	0.17	70	0.20	0.15	71
Multifamily	30–89 days past due .....	0.29	0.09	83	0.32	0.09	85	0.08	0.09	64	0.90	0.08	95	0.76	0.10	96
	90+ days past due .....	0	0	46	0	0	43	0	0	45	0.01	0	87	0	0.01	39
	Nonaccrual .....	0.01	0.13	46	0.25	0.09	83	0.14	0.11	71	0.03	0.05	58	0	0.08	23
Nonfarm non-residential	30–89 days past due .....	1.15	0.12	99	0.80	0.21	91	0.48	0.23	79	1.08	0.14	98	0.91	0.17	98
	90+ days past due .....	0	0.01	28	0	0.02	30	0	0.02	26	0.17	0.03	90	0.09	0.03	83
	Nonaccrual .....	0.36	0.58	44	0.99	0.68	71	0.69	0.80	52	0.43	0.28	73	0.34	0.30	64
Owner Occupied	30–89 days past due .....	0.45	0.04	99	0.26	0.07	92	0.24	0.07	91	0.47	0.07	99	0.40	0.09	98
	90+ days past due .....	0	0	35	0	0	34	0	0	33	0.09	0.01	93	0.08	0.01	91
	Nonaccrual .....	0.22	0.20	57	0.51	0.26	84	0.28	0.27	55	0.29	0.16	76	0.26	0.17	70
Other	30–89 days past due .....	0.71	0.07	96	0.54	0.13	88	0.24	0.14	74	0.60	0.07	98	0.51	0.07	95
	90+ days past due .....	0	0.01	34	0	0.01	33	0	0.01	33	0.07	0.01	90	0.02	0.01	74
	Nonaccrual .....	0.14	0.31	42	0.48	0.36	66	0.41	0.44	56	0.15	0.10	71	0.08	0.13	50
Farmland	30–89 days past due .....	0	0.13	30	0	0.24	26	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due .....	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual .....	1.93	1.06	78	1.94	1.49	71	0.21	1.13	43	0.42	0.84	52	0.66	1.23	57
Credit card	30–89 days past due .....		0.79			0.92			0.95			1.19			1.22	
	90+ days past due .....		0.40			0.55			0.63			0.78			0.73	
	Nonaccrual .....		0.08			0.06			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,622,953	1,660,481	1,608,100	1,701,298	1,608,868										
Retained earnings .....	2,424,509	2,074,339	2,151,064	1,899,630	1,610,574										
Accumulated other comprehensive income (AOCI) .....	1,417	-841	15,382	-34,678	-76,872										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	4,048,879	3,733,979	3,774,546	3,566,250	3,142,570										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	635,016	640,140	639,275	646,870	587,207										
Accumulated other comprehensive income-related adjustments .....	38,700	43,621	52,503	6,697	-29,641										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	3,375,163	3,050,218	3,082,768	2,912,683	2,585,004										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	3,375,163	3,050,218	3,082,768	2,912,683	2,585,004										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	412,500	412,500	412,500	125,000	125,000										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	412,500	412,500	412,500	125,000	125,000										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	412,500	412,500	412,500	125,000	125,000										
<b>Tier 1 Capital</b>															
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	353,068	380,611	380,717	408,228	139,210										
Non-qualifying capital instruments .....	253,566	253,566	253,566	253,566	253,566										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	231,499	295,481	291,462	158,461	154,164										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	838,133	929,658	925,745	820,255	546,940										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	8,066	8,066	8,066	8,066	8,066										
Tier 2 capital .....	830,067	921,592	917,679	812,189	538,874										
Exited advanced approach tier 2 capital .....															
Total capital .....	4,617,730	4,384,310	4,412,947	3,849,872	3,248,878										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	47,197,876	42,917,639	43,790,510	35,622,693	30,281,279										
Less: Deductions from common equity tier 1 capital .....	635,015	640,140	639,275	646,869	587,207										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	46,562,861	42,277,499	43,151,235	34,975,824	29,694,072										
Total risk-weighted assets .....	38,132,675	33,987,224	34,946,624	31,581,317	27,939,739										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	8.85	12.59	3	8.97	12.26	3	8.82	12.35	3	9.22	12.11	6	9.25	12.09	6
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A .....	9.93	13.31	3	10.19	12.97	5	10	13.08	3	9.62	12.78	2	9.70	12.85	5
Tier 1 capital, column B .....	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A .....	12.11	15.21	3	12.90	15.12	10	12.63	15.23	9	12.19	14.36	12	11.63	14.45	5
Total capital, column B .....	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage .....	8.13	9.07	23	8.19	9.05	24	8.10	9.13	19	8.69	9.76	20	9.13	9.71	36
Supplementary leverage ratio, advanced approaches HCs .....		6.90		8.70			8.72			7.41			7.31		

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
<b>Insurance Activities</b>																		
Total insurance underwriting assets .....			0			0			0			0				0		
Total property and casualty assets .....			0			0			0			0				0		
Reinsurance recoverables (P/C) .....			0			0			0			0				0		
Total life and health assets .....			0			0			0			0				0		
Reinsurance recoverables (L/H) .....			0			0			0			0				0		
Separate account assets (L/H) .....			0			0			0			0				0		
Total insurance underwriting equity .....			0			0			0			0				0		
Total property and casualty equity .....			0			0			0			0				0		
Total life and health equity .....			0			0			0			0				0		
Total insurance underwriting net income .....			0			0			0			0				0		
Total property and casualty .....			0			0			0			0				0		
Total life and health .....			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0				0		
Unearned premiums (P/C) .....			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0				0		
Separate account liabilities (L/H) .....			0			0			0			0				0		
Insurance activities revenue .....			1,606			1,069			1,709			1,915				1,850	50.23	-20.42
Other insurance activities income .....			1,606			1,069			1,709			1,915				1,850	50.23	-20.42
Insurance and reinsurance underwriting income .....			0			0			0			0				0		
Premiums .....			0			0			0			0				0		
Credit related insurance underwriting .....			0			0			0			0				0		
Other insurance underwriting .....			0			0			0			0				0		
Insurance benefits, losses, expenses .....			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries .....			0			0			0			0				0		
Life insurance assets .....			156,578			155,465			154,637			187,534				147,859	0.72	11.62

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	53.46			54.17			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	46.54			45.83			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets .....	13.15			11.09			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income .....	0.12	0.38	58	0.09	0.41	54	0.10	0.41	55	0.13	0.47	55	0.14	0.47	58			
Premium income / Insurance activities revenue .....	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income .....	31.14			40.11			38.23			34.91			44.54					
Other premium income / Total premium income .....	68.86			59.89			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C) .....	28.21			10.18			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H) .....	5.51			5.32			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums .....	-364.02			654.61			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	3.88	11.72	21	4.10	11.07	25	4.05	11.03	26	5.87	11.51	29	5.16	10.22	28			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34			
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0			0			0			0			0			0		

## Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	711,748	565,989	616,402	456,386	337,144
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	637,087	522,452	567,518	418,058	337,144
Loans to depository institutions and other banks acceptances .....	16,060	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	58,601	43,537	48,884	38,328	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	1,011	1,026	1,020	1,031	1,000
Interest-bearing bank balances .....	67,630	48,594	46,837	35,850	25,687
Total selected foreign assets .....	780,389	615,609	664,259	493,267	363,831
Total foreign deposits .....	112,816	85,405	110,029	77,731	60,622
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	112,816	85,405	110,029	77,731	60,622

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	5.88	0.63	94	6.79	0.88	94	6.62	0.87	94	6.82	1.25	92	5.91	1.17	90
Cost: Interest-bearing deposits.....		0.12			0.48			0.42			1.19			0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans .....		0.86		0.20	0.43	35	0.19	0.64	38	0.22	0.29	60	0.13	1.53	23
Foreign governments and institutions .....		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases.....	25.75	-0.16	81	30.62	-0.58	88	35.06	-2.40	86	35.37	22.48	81	5.71	7.24	48
Total selected assets.....	26.77	3.36	82	30.39	2.65	85	34.67	2.04	82	35.58	12.40	84	0.96	3.24	45
Deposits .....	32.10	10.74	86	30.15	-1.43	83	41.55	3.46	96	28.22	10.36	80	-3.93	5	38

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		5,350,164	5,643,000	5,366,565	5,739,569	4,732,381	-5.19	2344.49
1–4 family residential loans .....		5,350,164	5,643,000	5,366,565	5,739,569	4,732,381	-5.19	2344.49
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		50,945	50,613	50,614	50,403	48,080	0.66	
1–4 family residential loans .....		50,945	50,613	50,614	50,403	48,080	0.66	
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		11.19	12.90	11.90	15.68	15.15		
1–4 family residential loans .....		11.19	12.90	11.90	15.68	15.15		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
1–4 family residential loans .....		20.61	21.35	21.11	23.65	21.47		
Home equity lines .....		0.99	1.32	1.26	1.73	2.13		
Credit card receivables.....		0	0	0	0	0		
Auto loans and other consumer loans.....		14.72	12.48	13.28	13.35	13.49		
Commercial and industrial loans .....		38.71	40.86	39.85	35.29	37.59		
All other loans and leases.....		24.97	23.99	24.51	25.98	25.32		

## **Servicing, Securitization and Asset Sale Activities—Part 2**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....	0.95	0.90	0.94	0.88	1.02
1–4 family residential loans .....	0.95	0.90	0.94	0.88	1.02
Home equity lines .....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans .....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans .....	0	0	0	0	0
Home equity lines .....					
Credit card receivables.....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	1.35	1.46	1.45	1.66	1.77
Total retained credit exposure and asset sale credit exposure .....	1.42	1.52	1.51	1.79	2.30
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets .....	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
<b>Net Losses on Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

**Servicing, Securitization and Asset Sale Activities—Part 3**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....	0	0	0	0	0
Total past due securitized assets percent of securitized assets .....	0	0	0	0	0
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.34	0.22	0.42	0.35	0.15
Home equity lines .....	0.50	0.44	0.16	0.98	0.54
Credit card receivables .....					
Commercial and industrial loans .....	0.46	1.05	0.82	1.20	0.88
All other loans and leases .....	0.54	0.43	0.26	0.95	0.54
Total managed loans past due 30–89 days .....	0.47	0.64	0.52	0.90	0.58
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	1.65	1.85	1.96	1.68	1.37
Home equity lines .....	0.04	0	0	0.07	0.01
Credit card receivables .....					
Commercial and industrial loans .....	0.04	0.08	0.08	0.10	0.10
All other loans and leases .....	0	0	0	0.09	0.04
Total managed loans past due 90+ days .....	0.36	0.43	0.45	0.47	0.35
<b>Total Past Due Managed Assets .....</b>	<b>0.82</b>	<b>1.06</b>	<b>0.96</b>	<b>1.37</b>	<b>0.93</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	-0.01	0.01	0.02	0	-0.01
Home equity lines .....	-0.23	0.20	0.42	0.54	0.27
Credit card receivables .....					
Commercial and industrial loans .....	0.12	0.17	0.15	0.37	0.20
All other loans and leases .....	0.02	0.09	0.10	0.03	-0.03
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>	<b>0.05</b>	<b>0.10</b>	<b>0.10</b>	<b>0.15</b>	<b>0.07</b>

**Parent Company Income Statement**

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	179,255	247,735	308,374	198,534	171,143	-27.64	223.54
Dividends .....	130,000	199,000	244,000	139,000	111,000	-34.67	293.94
Interest .....	0	0	0	261	2,198		-100.00
Management and service fees .....	49,255	48,735	64,374	59,273	57,945	1.07	141.04
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	379	9,372	9,465	384	245	-95.96	226.72
Dividends .....	0	9,000	9,000	0	0	-100.00	
Interest .....	0	0	0	0	0		-100.00
Management and service fees .....	379	372	465	384	245	1.88	271.57
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	179,634	257,107	317,839	198,918	171,388	-30.13	223.55
Securities gains (losses) .....	965	-484	-484	0	1,049		
Other operating income .....	1,165	734	1,016	1,008	1,477	58.72	-71.33
Total operating income .....	181,764	257,357	318,371	199,926	173,914	-29.37	205.06
<b>Operating Expenses</b>							
Personnel expenses .....	82,652	52,507	75,179	72,925	64,726	57.41	251.41
Interest expense .....	21,003	21,763	28,922	23,003	11,510	-3.49	202.38
Other expenses .....	111,164	89,564	124,545	127,761	118,847	24.12	116.50
Provision for loan and lease losses .....	0	0	0	18	56		-100.00
Total operating expenses .....	214,819	163,834	228,646	223,707	195,139	31.12	162.51
Income (loss) before taxes .....	-33,087	89,883	87,303	-21,744	-23,747		
Applicable income taxes (credit) .....	-42,311	-30,638	-42,745	-40,776	-34,186		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	9,224	120,521	130,048	19,032	10,439	-92.35	
Equity in undistributed income of subsidiaries .....	358,170	71,265	162,942	336,665	332,727	402.59	133.74
Bank subsidiaries .....	352,310	78,920	167,738	331,558	326,595	346.41	134.93
Nonbank subsidiaries .....	5,860	-7,655	-4,796	5,107	6,132		79.20
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	367,394	191,786	292,990	355,697	343,166	91.56	141.28
<b>Memoranda</b>							
Bank net income .....	482,310	277,920	411,738	470,558	437,595	73.54	163.61
Nonbank net income .....	5,860	1,345	4,204	5,107	6,132	335.69	79.20
Subsidiary holding companies' net income .....	0	0	0	0	0		

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		4,707,544	86.28	4,249,088	82.59	4,362,881	84.27	4,159,612	3,558,984	10.79	63.59
Common and preferred stock .....		4,103,994	75.22	3,640,865	70.77	3,755,110	72.53	3,545,767	2,991,756	12.72	76.16
Excess cost over fair value .....		603,550	11.06	608,223	11.82	607,771	11.74	613,845	538,728	-0.77	28.83
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	28,500		-100.00
Other receivables .....		0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....		108,027	1.98	99,011	1.92	101,866	1.97	106,666	101,984	9.11	100.62
Common and preferred stock .....		44,039	0.81	32,292	0.63	36,261	0.70	36,605	26,517	36.38	83.28
Excess cost over fair value .....		63,988	1.17	66,719	1.30	65,605	1.27	70,061	75,467	-4.09	114.59
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0		
Other receivables .....		0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0		
Common and preferred stock .....		0	0	0	0	0	0	0	0		
Excess cost over fair value .....		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0		
Other receivables .....		0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	74	0	0	0	70	1,200	-100.00	-100.00
Securities .....		17,396	0.32	13,117	0.25	15,250	0.29	14,695	12,765	32.62	39.45
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....		255,826	4.69	413,123	8.03	322,604	6.23	96,243	37,926	-38.08	196.36
Cash and due from unrelated depository institution .....		4	0	4	0	3	0	2	5	0.00	300.00
Premises, furnishings, fixtures and equipment .....		256,433	4.70	277,282	5.39	272,970	5.27	275,214	155,561	-7.52	121.44
Intangible assets .....		8,371	0.15	8,371	0.16	8,371	0.16	8,371	8,371	0.00	0.00
Other assets .....		102,588	1.88	84,510	1.64	93,239	1.80	77,850	51,341	21.39	170.81
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0		
Total assets .....		5,456,189	100.00	5,144,580	100.00	5,177,184	100.00	4,738,723	3,928,137	6.06	70.82
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0		
Securities sold (repos) .....		0	0	0	0	0	0	0	0		
Commercial paper .....		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0		-100.00
Borrowings with maturity over 1 year .....		149,438	2.74	172,604	3.36	166,818	3.22	299,108	192,182	-13.42	165.95
Subordinated notes and debentures .....		436,811	8.01	436,385	8.48	436,506	8.43	436,095	139,210	0.10	214.38
Other liabilities .....		206,057	3.78	207,936	4.04	204,299	3.95	58,705	75,609	-0.90	287.65
Balance due to subsidiaries and related institutions .....		253,566	4.65	253,566	4.93	253,566	4.90	253,566	253,566	0.00	0.00
Total liabilities .....		1,045,872	19.17	1,070,491	20.81	1,061,189	20.50	1,047,474	660,567	-2.30	101.25
Equity Capital .....		4,410,317	80.83	4,074,089	79.19	4,115,995	79.50	3,691,249	3,267,570	8.25	64.90
Perpetual preferred stock (income surplus) .....		412,500	7.56	412,500	8.02	412,500	7.97	125,000	125,000	0.00	64.17
Common stock .....		58,794	1.08	58,323	1.13	58,473	1.13	57,951	56,518	0.81	13.48
Common surplus .....		1,674,062	30.68	1,647,049	32.02	1,649,990	31.87	1,650,278	1,557,984	1.64	23.39
Retained earnings .....		2,373,447	43.50	2,001,949	38.91	2,080,013	40.18	1,899,630	1,610,574	18.56	125.67
Accumulated other comprehensive income .....		1,417	0.03	-841	-0.02	15,382	0.30	-34,679	-76,872		
Other equity capital components .....		-109,903	-2.01	-44,891	-0.87	-100,363	-1.94	-6,931	-5,634		
Total liabilities and equity capital .....		5,456,189	100.00	5,144,580	100.00	5,177,184	100.00	4,738,723	3,928,137	6.06	70.82
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....		253,566	4.65	253,566	4.93	253,566	4.90	253,566	253,566	0.00	0.00
Notes payable to subsidiaries that issued TPS .....		253,566	4.65	253,566	4.93	253,566	4.90	253,566	253,566	0.00	0.00
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0		

## Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	11.51	12.52	47	6.58	6.29	50	7.46	7.29	50	10.28	9.68	62	11.08	10.40	59
Bank net income / Average equity investment in banks .....	14.14	12.35	68	8.93	6.43	72	9.82	7.45	74	12.42	10.51	75	13.25	11.19	74
Nonbank net income / Average equity investment in nonbanks .....	7.46	13.18	43	1.74	8.01	36	4.10	9.75	49	4.90	7.89	51	10.08	7.10	69
Subsidiary HCs net income / Average equity investment in sub HCs .....		11.04			6.72			7.01			8.55			8.78	
Bank net income / Parent net income .....	131.28	96.45	99	144.91	87.60	97	140.53	88.16	98	132.29	82.22	99	127.52	82.56	98
Nonbank net income / Parent net income .....	1.60	3.22	61	0.70	4.43	50	1.43	3.59	57	1.44	5.93	62	1.79	3.78	66
Subsidiary holding companies' net income / Parent net income .....		66.57			81.94			68.34			74			72.48	
<b>Leverage</b>															
Total liabilities / Equity capital .....	23.71	16.51	76	26.28	20.37	75	25.78	20.06	75	28.38	20.43	71	20.22	20.88	67
Total debt / Equity capital .....	13.29	11.37	72	14.95	14.74	66	14.66	14.41	67	19.92	14.31	73	10.14	14.69	58
Total debt + notes payable to subs that issued TPS / Equity capital .....	19.04	13.41	75	21.17	17.04	73	20.82	16.67	73	26.79	16.36	74	17.90	17.10	68
Total debt + Loans guaranteed for affiliate / Equity capital .....	13.29	11.46	71	14.95	15.02	66	14.66	14.68	67	19.92	14.56	73	10.14	15.14	57
Total debt / Equity capital – excess over fair value .....	15.66	11.47	73	17.92	14.86	71	17.53	14.52	71	24.45	14.51	73	12.49	14.81	62
Long-term debt / Equity capital .....	13.29	10.65	72	14.95	13.73	67	14.66	13.56	68	19.92	13.04	73	10.14	13.37	60
Short-term debt / Equity capital .....	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital .....	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital .....	15.14	0.08	99	16.57	0.08	98	16.36	0.08	98	18.53	0.12	98	18.80	0.12	98
Long-term debt / Consolidated long-term debt .....	24.75	40.69	33	23.43	32.61	40	28.99	34.67	42	39.64	28.44	60	30.04	28.63	55
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	109.19	103.15	79	106.73	103.27	73	108.47	102.81	81	115.58	103.22	92	111.17	103.10	84
Total investment in subs / Equity capital .....	109.19	108.29	70	106.73	110.46	58	108.47	110.16	67	115.58	111.07	80	112.04	112.48	67
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0.83	0.27	83	1.07	0.69	70	1.19	0.47	78	1.62	0.36	92	1.06	0.35	81
Equity investment in subs – equity cap / Net income-div (X) .....	1.04	0.85	68	1.59	2.31	53	1.68	1.82	60	1.98	1.22	81	1.25	1.22	65
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	92.74	152.56	27	139.15	128.63	65	126.97	136.59	52	92.52	177.68	19	91.08	162.34	15
Cash from ops + noncash items + op expense / Op expense + dividend .....	103.05	155.61	33	157.19	142.45	68	138.21	147.24	55	103.09	190.27	18	99.34	174.91	15
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	92.47	94.59	43	217.19	140.42	82	168.30	134.08	74	123.86	116.34	62	90.89	103.19	33
Pretax operating income + interest expense / Interest expense .....	-57.53	1,645.53	2	513.01	1,826.91	31	401.86	2,016.32	25	5.47	1,968.54	3	-106.32	2,898.75	3
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	-14.42	1,896.20	2	401.96	1,413.95	25	320.57	1,539.23	21	37.24	1,632.83	3	-6.13	1,369.37	4
Dividends + interest from subsidiaries / Interest expense + dividends .....	136.90	174.48	46	246.12	144.62	83	220.36	150.43	81	158.05	210.80	37	181.13	188.90	50
Fees + other income from subsidiaries / Salary + other expenses .....	25.61	12.03	76	34.57	14.76	76	32.46	13.95	77	29.73	16.52	74	31.70	16.08	74
Net income / Current part of long-term debt + preferred dividends (X) .....	17.52	40.79	39	13.33	26.65	47	13.71	35.64	41	43.38	57.11	73	41.85	33.93	76
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	2.77	3.29	51	6.16	3.69	73	4.40	3.85	60	0.49	2.64	38	-9.94	2.61	5
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.60		0	0.12	46		0.10		0	0.04	43	0	0.24	47
Nonaccrual .....		1.04		0	0.80	40		1.03		0	0.54	40	0	6.54	38
Total .....		1.64		0	0.92	37		1.13		0	0.58	34	0	6.78	36
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0.24	1.76	60	0.24	2.95	58	0.24	2.66	58	0.30	5.62	57	0.50	5.50	57
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

## Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	801.82	69.90	98	52.07	84.44	29	66.04	81.10	45	342.11	57.84	96	488.42	57.26	98
Dividends declared / Net income .....	20.13	27.22	36	32.72	49.77	34	29.31	42.29	35	18.30	33.08	25	14.86	27.33	20
Net income – dividends / Average equity.....	9.19	9.25	57	4.43	3.19	64	5.28	4.14	65	8.40	6.46	76	9.43	7.33	78
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	175.77	160.45	66	317.13	130.19	87	284.08	132.17	86	213.48	178.13	59	217.71	157.73	66
Dividends from nonbank subsidiaries .....	0	6.19	21	14.34	3.74	86	10.48	3.41	85	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	175.77	213.42	58	331.47	167.02	86	294.56	174.85	85	213.48	260.40	48	217.71	215.26	57
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	26.95	43.30	33	71.60	61.85	55	59.26	60.28	50	29.54	66.55	20	25.37	60.71	17
Interest income from bank subsidiaries.....	0	0.11	25	0	0.48	21	0	0.36	20	0.06	0.54	55	0.50	0.52	72
Management and service fees from bank subsidiaries .....	10.21	0.87	92	17.54	1.79	92	15.63	1.47	93	12.60	1.55	91	13.24	1.88	90
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	37.17	48.70	41	89.14	71.13	67	74.90	62.88	61	42.19	69.36	23	39.11	63.43	25
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	0	66.90	8	669.14	52.29	98	214.08	56.39	91	0	82.95	12	0	51.40	17
Interest income from nonbank subsidiaries.....	0	2.38	31	0	4.57	32	0	7.38	32	0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries .....	6.47	0.66	90	27.66	0.93	97	11.06	0.86	91	7.52	1.92	87	4	2.96	86
Other income from nonbank subsidiaries.....	0	0.11	44	0	0.20	45	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries .....	6.47	94.31	16	696.80	70.62	97	225.14	79.84	85	7.52	150.41	16	4	99.33	17
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies .....		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	71.52	72.55	27	77.32	68	34	76.64	69.76	32	69.53	67.32	31	63.82	65.18	31
Interest income from bank subsidiaries.....	0	0.27	24	0	1.03	21	0	0.63	20	0.13	0.80	54	1.26	0.92	76
Management and service fees from bank subsidiaries .....	27.10	1.64	96	18.94	2.06	94	20.22	1.87	95	29.65	1.81	95	33.32	2.01	95
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	98.62	82.68	60	96.26	80.80	45	96.86	82.20	44	99.30	78.80	68	98.41	74.20	54
Dividends from nonbank subsidiaries .....	0	3.56	21	3.50	2.36	77	2.83	1.95	78	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0.21	0.02	92	0.14	0.03	88	0.15	0.02	90	0.19	0.06	90	0.14	0.03	90
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	0.21	5.69	47	3.64	5.80	68	2.97	4.70	72	0.19	7.29	40	0.14	7.64	42
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies .....	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....	43.25	28.03	70	41.64	27.05	72	42.03	27.08	72	34.49	28.33	69	76.52	26.53	84